

Information to identify the case:			
Debtor 1:	Joy Z Del Carmen		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	25-01968		
	Social Security number or ITIN:	xxx-xx-9893	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	2/9/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joy Z Del Carmen	
2. All other names used in the last 8 years		
3. Address	5012 N Cicero Chicago, IL 60630	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/10/25

For more information, see page 2

Case number 25-01968

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 5/5/25

Filing deadline: 8/8/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Joy Z Del Carmen
Debtor

Case No. 25-01968-MBS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Feb 10, 2025

Form ID: 309I

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db	+ Joy Z Del Carmen, 5012 N Cicero, Chicago, IL 60630-2409
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Feb 10 2025 22:39:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Feb 10 2025 22:42:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
31275554	+ EDI: TSYS2	Feb 11 2025 03:19:00	Barclays, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
31275558	Email/Text: BNCNotice-Forward@cityofchicago.org	Feb 10 2025 22:40:00	City of Chicago-Dept of Finance, Utility Billing & Customer Service, PO Box 6330, Chicago, IL 60680
31275557	Email/Text: BNCNotice-Forward@cityofchicago.org	Feb 10 2025 22:40:00	City of Chicago Dept. of Finance, Attn: Jean Athey, 121 N LaSalle St, Ste 400, Chicago, IL 60602
31275555	+ EDI: CAPITALONE.COM	Feb 11 2025 03:19:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31275556	+ EDI: CITICORP	Feb 11 2025 03:19:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31275559	+ EDI: WFNNB.COM	Feb 11 2025 03:19:00	Comenity Bank/Carsons, Po Box 182125, Columbus, OH 43218-2125
31275560	+ EDI: WFNNB.COM	Feb 11 2025 03:19:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31275561	+ EDI: WFNNB.COM	Feb 11 2025 03:19:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31275562	+ EDI: WFNNB.COM	Feb 11 2025 03:19:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
31275563	+ EDI: WFNNB.COM	Feb 11 2025 03:19:00	Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31275564	+ EDI: WFNNB.COM	Feb 11 2025 03:19:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
31275565	+ EDI: WFNNB.COM	Feb 11 2025 03:19:00	Comenity/Burlington, Attn: Bankruptcy, Po Box

District/off: 0752-1

User: admin

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31275566	+ Email/PDF: creditonebknofications@resurgent.com	Feb 10 2025 22:38:03	182125, Columbus, OH 43218-2125 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
31275569	EDI: CITICORP	Feb 11 2025 03:19:00	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
31275567	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 10 2025 22:40:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
31275568	+ Email/Text: slnoticing@gmail.com	Feb 10 2025 22:40:00	Go Credit, 2400 E Devon Ave, Des Plaines, IL 60018-4619
31275571	+ Email/Text: bnc@nordstrom.com	Feb 10 2025 22:41:45	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
31275572	EDI: PRA.COM	Feb 11 2025 03:19:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
31275575	Email/Text: bankruptcy@snapfinance.com	Feb 10 2025 22:39:00	Snap Financial, PO Box 26561, Salt Lake City, UT 84126
31275573	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 10 2025 22:42:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
31275574	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 10 2025 22:43:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
31275576	+ EDI: SYNC	Feb 11 2025 03:19:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31275577	+ EDI: SYNC	Feb 11 2025 03:19:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
31275578	+ EDI: WTRRN BANK.COM	Feb 11 2025 03:19:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
31275579	+ EDI: VERIZONCOMB.COM	Feb 11 2025 03:19:00	Verizon, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31275570	##+	Merchants Credit, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

District/off: 0752-1

User: admin

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Date Rcvd: Feb 10, 2025

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Total Noticed: 29

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Joy Z Del Carmen cutlerfilings@gmail.com r48280@notify.bestcase.com
Marilyn O Marshall	courtdocs@chi13.com

TOTAL: 3